

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

MICHAEL A. SMITH
BARBARA M. SMITH
Debtor(s)

Case No. 19-20239JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/18/2019.
- 2) The plan was confirmed on 03/21/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/13/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/07/2024.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,727.00.
- 10) Amount of unsecured claims discharged without full payment: \$45,884.15.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$29,876.00
Less amount refunded to debtor	\$394.99

NET RECEIPTS: \$29,481.01

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,850.00
Court Costs	\$310.00
Trustee Expenses & Compensation	\$1,419.04
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,579.04

Attorney fees paid and disclosed by debtor: \$150.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	413.00	412.24	412.24	0.65	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	666.00	667.89	667.89	1.05	0.00
CAPITAL ONE NA**	Unsecured	0.00	591.92	591.92	0.93	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	1,746.00	1,671.40	1,671.40	2.62	0.00
CBNA	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	3,967.00	NA	NA	0.00	0.00
CW NEXUS CREDIT CARD HOLDING	Unsecured	1,518.00	1,337.84	1,337.84	2.10	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	1,311.00	1,375.77	1,375.77	2.16	0.00
DITECH FINANCIAL LLC(*)++	Unsecured	0.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	219.69	219.69	0.34	0.00
ECMC(*)	Unsecured	NA	55,155.98	55,155.98	86.59	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	6,735.41	6,735.41	10.57	0.00
INTERNAL REVENUE SERVICE*	Priority	7,521.68	17,193.90	17,193.90	17,193.90	0.00
LVNV FUNDING LLC	Unsecured	0.00	11,050.67	11,050.67	17.35	0.00
LVNV FUNDING LLC	Unsecured	NA	0.00	0.00	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	0.00	535.36	535.36	0.84	0.00
MIDLAND FUNDING LLC	Unsecured	1,121.00	1,118.73	1,118.73	1.76	0.00
MIDLAND FUNDING LLC	Unsecured	389.00	388.75	388.75	0.61	0.00
MIDLAND FUNDING LLC	Unsecured	1,380.00	1,008.92	1,008.92	1.58	0.00
NAVIENT CFC	Unsecured	NA	147,495.50	0.00	0.00	0.00
NEW REZ LLC D/B/A SHELLPOINT M	Secured	48,560.00	54,821.78	0.00	0.00	0.00
OAK HARBOR CAPITAL OPPORTUNIT	Unsecured	3,765.00	3,067.52	3,067.52	4.82	0.00
OCWEN LOAN SERVICING LLC(*)	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	216.54	216.54	0.34	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,211.00	2,167.88	2,167.88	3.40	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,992.74	1,992.74	3.13	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,333.00	1,335.80	1,335.80	2.10	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	310.00	348.58	348.58	0.55	0.00
SANTANDER CONSUMER USA	Secured	11,841.00	5,950.00	5,950.00	5,950.00	608.16
SANTANDER CONSUMER USA	Unsecured	0.00	3,639.29	3,639.29	5.71	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	417.00	453.53	453.53	0.71	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TD BANK NA(*)	Unsecured	1,644.00	NA	NA	0.00	0.00
WILMINGTON SAVINGS FUND SOCIE	Secured	12,125.00	14,232.39	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$5,950.00	\$5,950.00	\$608.16
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$5,950.00	\$5,950.00	\$608.16
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$17,193.90	\$17,193.90	\$0.00
TOTAL PRIORITY:	\$17,193.90	\$17,193.90	\$0.00
GENERAL UNSECURED PAYMENTS:	\$95,492.45	\$149.91	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,579.04</u>	
Disbursements to Creditors	<u>\$23,901.97</u>	
TOTAL DISBURSEMENTS :		<u>\$29,481.01</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/09/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.